

WORK RELEASE
VOLUNTEER INSURANCE PROGRAM

2008-2009

Summary of Coverage

Insurance is available through the Kentucky Volunteer Insurance Program for incarcerated persons sentenced to perform volunteer services through work release.

ACCIDENT

Excess Accident Medical Coverage

This coverage will pay up to \$25,000 for medical treatment, hospitalization and licensed nursing care required as a result of an accident. The insurance applies while the volunteer is traveling directly to and from, and while participating in volunteer work release sentencing activities. Initial medical expenses must be incurred within 60 days of the accident. Expenses are then covered for a one-year period following the accident.

Other than x-rays, dental care is covered up to \$900 for accidental injury to natural teeth.

This coverage also provides up to \$50 for repair or replacement of eyeglass frames and up to \$50 for repair or replacement of eyeglass prescription lenses damaged as a result of an accident.

The maximum payment under this coverage including dental and eyeglass expenses is \$25,000.

This insurance does not cover expenses that are eligible under any group or franchise policy.

There is a \$200 deductible on medical expenses.

Accidental Death and Dismemberment Coverage

In addition to the accident medical coverage, the insurance company will pay the following benefits for death or loss of limb or sight, occurring within one year after the accident.

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| • Loss of life (paid to beneficiary) | \$2,500 |
| • Loss of both hands, feet or eyes or any combination thereof (paid to volunteer) | \$2,500 |
| • Loss of either hand, foot, or either eye (paid to volunteer) | \$2,500 |
| • Loss of thumb and index finger on either hand (paid to volunteer) | \$ 625 |

Kentucky Commission on Community Volunteerism and Service

www.volunteerKY.ky.gov



PRINCIPAL EXCLUSIONS TO ACCIDENT INSURANCE

This insurance does not apply to:

- Sickness or disease;
- Expenses for services rendered by a person employed or retained by the VIS member;
- Abdominal hernia, however caused;
- Bacterial infection unless caused by a wound;
- War or any act of war, whether declared or not;
- Any volunteer fireman, rescue squad member, or sports team;
- Flying in experimental aircraft; or serving as a pilot or crewmember of any aircraft.